

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa Marie Caldwell  
Debtor

Case No. 22-01455-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 09, 2022

User: AutoDocke  
Form ID: ntcnfhrq

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:**

Recip ID	Recipient Name and Address
db	+ Melissa Marie Caldwell, 596 Green Valley Road, York, PA 17403-9518
5488663	+ CHRISTOPHER D. CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518
5488656	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5488665	+ KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5488666	+ KML LAW GROUP, P.C., 701 MARKET STREET, STE 5000, PHILADELPHIA, PA 19106-1541
5488667	+ MET-ED, P.O. BOX 3687, AKRON, OH 44309-3687
5488668	+ MICHAEL F. RATCHFORD, ESQ., 54 GLENMAURA NATIONAL BLVD, SUITE 104, MOOSIC, PA 18507-2161
5488658	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5488672	+ PENN WASTE, INC., P.O. BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5488671	+ PENN WASTE, INC., P.O. BOX 3066, YORK, PA 17402-0066
5488660	+ WEST HANOVER TOWNSHIP TAX COLLECTOR, 7171 ALLENTON BOULEVARD, HARRISBURG, PA 17112-3602

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Sep 09 2022 18:34:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
5488661	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 09 2022 18:43:14	CAPITAL ONE, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
5488662	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 09 2022 18:43:01	CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5488664	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 09 2022 18:43:03	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5488659	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 09 2022 18:33:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5488666	^ MEBN	Sep 09 2022 18:33:40	KML LAW GROUP, P.C., 701 MARKET STREET, STE 5000, PHILADELPHIA, PA 19106-1541
5488665	^ MEBN	Sep 09 2022 18:33:36	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5489862	Email/PDF: resurgentbknottifications@resurgent.com	Sep 09 2022 18:43:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5488669	Email/Text: ml-ebn@missionlane.com	Sep 09 2022 18:33:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
5488670	+ Email/Text: blegal@phfa.org	Sep 09 2022 18:34:00	PA HOUSING FINANCE AGE, 2101 N. FRONT STREET, HARRISBURG, PA 17110-1086

District/off: 0314-1  
Date Rcvd: Sep 09, 2022

User: AutoDocke  
Form ID: ntcnfhrq

Page 2 of 3  
Total Noticed: 26

5491866	+ Email/Text: blegal@phfa.org	Sep 09 2022 18:34:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
5488657	+ Email/Text: karen.brown@treasury.gov	Sep 09 2022 18:33:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5488673	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 09 2022 18:34:00	SELECT PORTFOLIO, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5488674	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 09 2022 18:34:00	SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL 32256-5007
5488676	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 09 2022 18:34:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5488675	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 09 2022 18:34:00	SELECT PORTFOLIO SERVICING, PO BOX 65450, SALT LAKE CITY, UT 84165-0450
5488677	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 09 2022 18:33:00	U.S. DEPARTMENT OF EDUCATION, ECMC/ATTN: BANKRUPTCY, P.O. BOX 16408, SAINT PAUL, MN 55116-0408

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5488655	*+	MELISSA MARIE CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bnicholas@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa Marie Caldwell hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP)

District/off: 0314-1  
Date Rcvd: Sep 09, 2022

User: AutoDocke  
Form ID: ntcnfhrq

Page 3 of 3  
Total Noticed: 26

lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Melissa Marie Caldwell,

Chapter 13

**Debtor 1**

Case No. 1:22-bk-01455-HWV

**Notice**

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

**October 5, 2022** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Ronald Reagan Federal Building, Bankruptcy Courtroom (3rd Floor), Third & Walnut Streets, Harrisburg, PA 17101	Date: October 12, 2022  Time: 09:30 AM
---	--

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing ( *L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence* ) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Christina Kovach, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: September 9, 2022

ntcnfhrg (08/21)